

B18 (Official Form 18) (12/07)

## United States Bankruptcy Court

Eastern District of Texas

Case No. 14-40420

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chadley L. Smith  
aka Chadley Lewis Smith, dba Smitty's Bar  
and Grill, dba Smitty's, fdba Smith's  
Operation, LLC  
PO Box 2136  
Denison, TX 75021

Jill M. Smith  
aka Jill Marie Oetker Smith, aka Jill  
Oetker, dba Smith's Operation, LLC, dba  
Smitty's Bar and Grill, dba Smitty's  
PO Box 2136  
Denison, TX 75021

Social Security No.:

xxx-xx-1863

xxx-xx-9432

Employer's Tax I.D. No.:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/4/14

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Eastern District of TexasIn re:  
Chadley L. Smith  
Jill M. Smith  
DebtorsCase No. 14-40420-btr  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0540-4

User: sheppardm  
Form ID: B18Page 1 of 3  
Total Noticed: 104

Date Rcvd: Jun 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2014.

db/jdb  
6710221 +Chadley L. Smith, Jill M. Smith, PO Box 2136, Denison, TX 75021-2136  
940 Employer's Annual, Federal Unemployment Taxes, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

6710223 +941 Employer's Quarterly Federal Tax, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

6710228 ARM, PO Box 129, Thorofare, NJ 08086-0129

6710229 +ASCAP Member Management Admin, One Lincoln Plaza, New York, NY 10023-7097

6710224 Alegis Revenue Group, 5016 S. Highway 74, Denison, Texas 75020

6710226 +Aramark, 2680 Palumbo Drive, Lexington, KY 40509-1234

6710227 +Aramark, PO Box 731676, Dallas, Texas 75373-1676

6710233 +Atmos Energy Corporation, PO Box 650205, Dallas, Texas 75265-0205

6710232 Atmos Energy Corporation, Attn: Customer Research, PO Box 650205, Dallas, Texas 75265-0205

6710234 +Attorney General of Texas, Collection Div.- Bankruptcy, Box 12548, Capitol Station, Austin, TX 78711-2548

6710236 Bank of America Merchant Services, 400 Coral Ridge Drive, Coral Springs, FL 33065

6710237 +Bank of America Merchant Services, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614

6710238 +Best Buy BBY/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

6710239 +Best Buy BBY/CBNA, PO Box 790441, St. Louis, MO 63179-0441

6710240 +Best Buy/CBNA, PO Box 20483, Kansas City, MO 64195-0483

6710242 +Bruce Stidham, Grayson County Tax Assessor, PO Box 2107, Sherman, Texas 75091-2107

6710243 +Burden Pumping Service, 1153 Whiting Road, Bells, Texas 75414-2759

6710245 +CBNA/Best Buy, Citi Cards Private Labels, PO Box 20483, Kansas City, MO 64195-0483

6710247 Coca-Cola Refreshments, Sherman Sales Center, PO Box 840232, Dallas, Texas 75284-0232

6710248 Coca-Cola Refreshments, Credit Department, 521 Lake Cathy Drive, Brandon, FL 33510-3945

6710250 Conn's/CCC, PO Box 2358, Beaumont, TX 77704-2358

6710249 +Conn's/CCC, Conn's Corporate Office Headquarters, 3295 College Street, Beaumont, Texas 77701-4611

6710252 Credit Protection, Credit One Bank, PO Box 740237, Atlanta, GA 30374-0237

6710255 Farmers Brothers, Attn Credit Department, PO Box 2959, Torrance CA 90509-2959

6710256 +Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610

6710257 +First Data Corporate Headquarters, 5565 Glenridge Connection NE, Suite 2000, Atlanta, GA 30342-4799

6710260 +FmHA, 101 S. Main St., Suite 102, Temple, TX 76501-7651

6710266 +Goin's Lumber, 708 Spur 316, Pottsboro, TX 75076-4004

6710267 +Hot 107.3 FM, 900 East Pecan Grove Road, Sherman, Texas 75090-1770

6710268 +Integrity Payment Systems, 1700 Higgins Road, Des Plaines, IL 60018-6411

6710271 +Jacque Oetker, 3001 Jennifer Ave, Denison, Texas 75020-7309

6710272 Kay's, PO Box 1799, Akron, OH 44309-1799

6710273 Kay's Jewelers/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799

6710274 +Merchants Advance, 475 Park Avenue South, 11th Floor, New York, NY 10016-6901

6710275 +Office of Attorney General, Child Support Division, 1600 Pacific, #700, Dallas, TX 75201-3627

6710276 +Ozark Rentals & Investments Group, LLC, Winters Law Firm, 101 W. Mountain St., Ste 200, Fayetteville, AR 72701-6087

6710277 +Polar Sales and Leasing, 3621 Pottsboro Road, Denison, Texas 75020-9311

6710279 Progressive Waste Solutions of TX, Inc, Northeast Texas District, 12150 Garland Road, Dallas, Texas 75218-1533

6710284 +Scott Clements, 2812 White Rock Road, Fort Worth, Texas 76131-2051

6710285 +Shelton & Valadez, 600 Navarro, Suite 500, San Antonio, Texas 78205-1860

6710286 Sherman Radiology Associates, PO Box 340, Sherman, Texas 75091-0340

6710287 State Comptroller, Capitol Station, Austin, TX 78711

6710292 +Texoma Cash Register, PO Box 1797, Denison, TX 75021-1797

6710293 +Texoma Emergency Physicians PL, PO Box 8775, Fort Worth, Texas 76124-0775

6710294 +Texoma Emergency Physicians PL, PO Box 3495, Toledo, OH 43607-0495

6710295 +Texoma Fire Equipment Inc, PO Box 594, Sherman, Texas 75091-0594

6710297 Texoma Medical Center, 22639 N. 17th Ave, Phoenix, AZ 85027-1303

6710296 Texoma Medical Center, PO Box 31001-0827, Pasadena, CA 91110-0827

6710298 +Texoma Medical Center SP Outp, PO Box 890, Denison, Texas 75021-0890

6710300 +The Home Depot/CBNA, 701 East 60th Street North, PO Box 6034, Sioux Falls, SD 57117-6034

6710304 +U.S. Attorney, Main & Justice Bldg., 10th & Pennsylvania NW, Washington, DC 20530-0001

6710303 +U.S. Attorney, 700 Nations Bank Tower, 110 N. College Ave., Tyler, TX 75702-7226

6710305 +U.S. Attorney General, Dept. of Justice, Main Justice, 10th and Constitution NW, Washington, DC 20530-0001

6710306 UHS of Texoma Inc, PO Box 9002, Denison, Texas 75021-9002

6710310 USA Pathology PLLC, 5052 W Fourth Street, Suite 3, Hattiesburg, MS 39402-1069

6710312 +USSA Savings Bank, 9800 Fredericksburg Road, San Antonio, TX 78240-4100

6710307 +Unity One Credit Union, 6701 Burlington Blvd, Fort Worth, TX 76131-2834

6710313 +Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

6710314 +Veterans Administration, 701 Clay Ave., Waco, TX 76706-1177

6710315 +Vision Media Group, Inc, KFYN Radio, PO Box 457, Bonham, Texas 75418-0457

6710317 +WNJ CRNA Group, 1908 N Lauvent #550, Victoria, TX 77901-5468

6710316 +We Scan IDs, 4425 West Airport Freeway, Suite 550, Irving, Texas 75062-5800

District/off: 0540-4

User: sheppardm  
Form ID: B18

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Total Noticed: 104

Date Rcvd: Jun 04, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMAWEISBART.COM Jun 05 2014 01:03:00 Mark A. Weisbart,  
The Law Office of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366

cr +E-mail/Text: ozarkrentalsinvestmentsgroup@yahoo.com Jun 05 2014 01:13:40  
Ozark Rentals and Investments Group, LLC, PO Box 8805, Fayetteville, AR 72703-0014

cr +E-mail/Text: ebnsterling@weltman.com Jun 05 2014 01:13:56  
Sterling Jewelers Inc dba Kay Jewelers, c/o Weltman, Weinberg & Reis,  
323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

cr +EDI: BL-TOYOTA.COM Jun 05 2014 01:03:00 Toyota Motor Credit Corporation,  
c/o Becket & Lee LLP, PO Box 3001 Dept., Malvern, PA 19355-0701

6710230 +EDI: CINGMIDLAND.COM Jun 05 2014 01:03:00 AT&T, c/o Bankruptcy, 1801 Valley View Lane,  
Farmers Branch, TX 75234-8906

6710231 +EDI: ATTWIREBK.COM Jun 05 2014 01:03:00 AT&T U-Verse, c/o Consumer Bankruptcy, PO Box 769,  
Arlington, Texas 76004-0769

6710225 EDI: AMEREXPR.COM Jun 05 2014 01:03:00 American Express, PO Box 53852,  
Phoenix, AZ 85072-3852

6710241 +E-mail/Text: bankruptcy@bmi.com Jun 05 2014 01:14:05 BMI, 7 World Trade Center,  
250 Greenwich Street, New York, NY 10007-0085

6710235 EDI: BANKAMER2.COM Jun 05 2014 01:03:00 Bank of America, PO Box 15168,  
Wilmington, DE 19850-5168

6710299 EDI: CITICORP.COM Jun 05 2014 01:03:00 The Home Depot/CBNA, CitiCards Private Label,  
PO Box 20483, Kansas City, MO 64195

6710244 +EDI: CAPITALONE.COM Jun 05 2014 01:03:00 Capital One, 1680 Capital One Drive,  
McLean, VA 22102-3407

6710246 +EDI: CHASE.COM Jun 05 2014 01:03:00 Chase/Bank One, PO Box 15145,  
Wilmington, DE 19850-5145

6710251 +EDI: RCSFNBMARIN.COM Jun 05 2014 01:03:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873

6710253 EDI: DIRECTV.COM Jun 05 2014 01:03:00 DirectTV Customer Service, Attn: Bankruptcy Claims,  
PO Box 6550, Greenwood Village, CO 80155-6550

6710254 EDI: DISCOVER.COM Jun 05 2014 01:03:00 Discover Bankruptcy Department, PO Box 8003,  
Hillard, OH 43026

6710259 +E-mail/Text: bankruptcy@firstelectronicbankusa.com Jun 05 2014 01:14:27  
First Electronic Bank/Fry's, 280 W 10200 S, Ste 200, Sandy, UT 84070-4267

6710258 +E-mail/Text: bankruptcy@firstelectronicbankusa.com Jun 05 2014 01:14:27  
First Electronic Bank/Fry's, PO Box 825, Draper, UT 84020-0825

6710261 +E-mail/Text: bankruptcy@firstelectronicbankusa.com Jun 05 2014 01:14:27 Fry's, PO Box 825,  
Draper, UT 84020-0825

6710262 +EDI: RMSC.COM Jun 05 2014 01:03:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 103106, Roswell, GA 30076-9106

6710263 +EDI: RMSC.COM Jun 05 2014 01:03:00 GE CRB/Rooms To Go, Attn: Bankruptcy, PO Box 103106,  
Roswell, GA 30076-9106

6710264 +EDI: RMSC.COM Jun 05 2014 01:03:00 GE CRB/Sams, PO Box 965005, Orlando, FL 32896-5005

6710265 +EDI: RMSC.COM Jun 05 2014 01:03:00 GEMB/Amazon, Attn: Bankruptcy Dept, PO Box 103106,  
Roswell, GA 30076-9106

6710270 E-mail/Text: ipfscollectionsreferrals@ipfs.com Jun 05 2014 01:14:21 IPFS Corporation,  
1055 Broadway, 11th Floor, Kansas City, MO 64105

6710269 EDI: IRS.COM Jun 05 2014 01:03:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346

6714834 +E-mail/Text: ozarkrentalsinvestmentsgroup@yahoo.com Jun 05 2014 01:13:40  
Ozark Rentals and Investment Group, LLC, PO Box 8805, Fayetteville, AR 72703-0014

6714799 +E-mail/Text: ozarkrentalsinvestmentsgroup@yahoo.com Jun 05 2014 01:13:40  
Ozark Rentals and Investments, LLC, PO Box 8805, Fayetteville, AR 72703-0014

6710278 EDI: PRA.COM Jun 05 2014 01:03:00 Portfolio Recover Associates, PO Box 12914,  
Norfolk, VA 23541-0914

6710280 E-mail/Text: ecfbankruptcy@nrgenergy.com Jun 05 2014 01:14:19 Reliant, PO Box 3765,  
Houston, Texas 77253-3765

6710282 +EDI: RMSC.COM Jun 05 2014 01:03:00 Rooms To Go, PO Box 103106, Roswell, GA 30076-9106

6710283 +EDI: NAVIENTFKASMSERV.COM Jun 05 2014 01:03:00 Sallie Mae, PO Box 9500,  
Wilkes Barre, PA 18773-9500

6710289 E-mail/Text: pacer@cpa.state.tx.us Jun 05 2014 01:14:20 Texas Comptroller of Public Accounts,  
PO Box 13528, Capitol Station, Austin, Texas 78711-3588

6710302 EDI: TFSR.COM Jun 05 2014 01:03:00 Toyota Financial Services, PO Box 2958,  
Torrance, CA 90509-2958

6710301 EDI: TFSR.COM Jun 05 2014 01:03:00 Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409-8026

6710288 E-mail/PDF: texansbkcrntices@texanscu.org Jun 05 2014 01:22:19 Texans Credit Union,  
Attn: Member Service Center, PO Box 853912, Richardson, TX 75085-3912

6710290 +E-mail/Text: redpacer@twc.state.tx.us Jun 05 2014 01:14:23 Texas Employment Commission,  
T.E.C. Bldg., Tax Dept., Austin, TX 78778-0001

6710291 E-mail/Text: redpacer@twc.state.tx.us Jun 05 2014 01:14:23 Texas Workforce Commission,  
TWC Ombudsman, 101 East 15th Street, Room 651, Austin, Texas 78778-0001

6719670 EDI: BL-TOYOTA.COM Jun 05 2014 01:03:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

6758413 EDI: TFSR.COM Jun 05 2014 01:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026

District/off: 0540-4

User: sheppardm  
Form ID: B18

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Total Noticed: 104

Date Rcvd: Jun 04, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6710308 E-mail/Text: ebn.bankruptcy@usfoods.com Jun 05 2014 01:14:15 US Foods Inc, Box 843202,  
Dallas, Texas 75284-3202  
6710309 +E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov Jun 05 2014 01:13:56 US Trustee, 300 Plaza Tower,  
110 North College Ave, Tyler, Texas 75702-7231  
6710311 EDI: USAA.COM Jun 05 2014 01:03:00 USAA Savings Bank, 10750 McDermott Fwy,  
San Antonio, Texas 78288-1600

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6710222\* +940 Employer's Annual, Federal Unemployment Taxes, Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
6710281 ##+Reliant Metro, Ltd, 300 North Marienfeld, Midland, Texas 79701-4321

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2014 at the address(es) listed below:  
NONE.

TOTAL: 0